10/046,997

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

: Confirmation No: 6351

Miachel W. Brown et al.

01/16/2002 Filed:

: Serial No.10/046,997

Title: Credit Authorizaiton System

: Before the Examiner:

And Method

: Intellectual Property

Law Department

: International Business

: Machines Corporation

: 11400 Burnet Road

: Austin, Texas 78758

TRANSMITTAL OF FORMAL DRAWINGS

RECEIVED OCT 2 0 2003 **GROUP 3600**

Assistant Commissioner of Patents Washington, D. C. 20231 Sir:

Please substitute the attached formal drawings (3) for the informal drawings.

Should there be any comparison or other fee involved in the substitution of the drawings, kindly charge Deposit Account No. 09-0447.

A duplicate copy of this document is attached in the event the deposit account is charged.

Respectfully submitted,

Mark S. Walker

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MSW/ma